



Attorney's Docket No. 080398.P414

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:)
)
L. Michael Maritzen, et al.) Examiner: Not Yet Assigned
)
Application No.: 09/733,318) Art Unit: 2131
)
Filed: December 8, 2000)
)
For: System and Method for)
Facilitating Real Time)
Transactions Between a User)
and Multiple Entities)

Commissioner for Patents
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INFORMATION DISCLOSURE STATEMENT

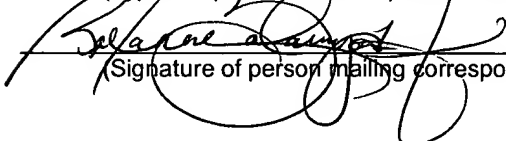
Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed copy of Information Disclosure Citation Form PTO-1449 or PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

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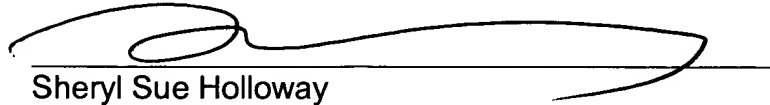
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If there are any additional charges, please charge Deposit Account No.
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Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated: MARCH 10, 2004



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Summary of USPTO Kind Codes Used on Documents Published Beginning January 2, 2001

| WIPO ST.16 Kind Codes | Kind of document | Comments |
|------------------------------|--|--|
| A1 | Patent Application Publication | Pre-grant publication available March 2001 |
| A2 | Patent Application Publication (Republication) | Pre-grant publication available March 2001 |
| A9 | Patent Application Publication (Corrected Publication) | Pre-grant publication available March 2001 |
| B1 | Patent | No previously published pre-grant publication |
| B2 | Patent | Having a previously published pre-grant publication and available March 2001 |
| C1, C2, C3... | Reexamination Certificate | Previously used codes B1 and B2 are now used for granted Patents |
| E | Reissue Patent | No change |
| H | Statutory Invention Registration (SIR) | No change |
| P1 | Plant Patent Application Publication | Pre-grant publication available March 2001 |
| P2 | Plant Patent | No previously published pre-grant publication |
| P3 | Plant Patent | Having a previously published pre-grant publication and available March 2001 |
| P4 | Plant Patent Application Publication (Republication) | Pre-grant publication available after March 2001 |
| P9 | Plant Patent Application Publication (Corrected Publication) | Pre-grant publication available March 2001 |
| S | Design Patent | No change |